



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [BOK FINANCIAL CORPORATION](#)

City/State [TULSA, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [43,725,391](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
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4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BOK FINANCIAL CORPORATION](#)

[1 WILLIAMS CTR](#)

[TULSA, OK 74172](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	48,114,986			49,652,114			49,889,812			48,276,703			42,030,818		
Net income (\$000)	351,844			500,803			618,121			435,030			500,758		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.40	2.79	19	2.28	2.65	21	2.26	2.60	20	2.32	2.77	20	2.68	3.01	27
+ Non-interest income	1.17	0.94	69	1.51	1.09	72	1.43	1.04	72	1.63	1.21	74	1.54	1.32	69
- Overhead expense	2.28	2.18	62	2.28	2.21	59	2.28	2.17	61	2.33	2.57	41	2.60	2.69	50
- Provision for credit losses	0.04	0.10	29	-0.22	-0.12	27	-0.20	-0.09	22	0.46	0.51	46	0.11	0.15	46
+ Securities gains (losses)	0.01	0	90	0.01	0.01	75	0.01	0.01	74	0.02	0.02	61	0.01	0.01	75
+ Other tax equivalent adjustments	0.02	0	94	0.02	0	95	0.01	0	94	0.01	0	94	0.02	0	91
= Pretax net operating income (tax equivalent)	1.27	1.46	32	1.76	1.76	53	1.63	1.66	51	1.20	1.04	59	1.54	1.56	46
Net operating income	0.98	1.10	33	1.34	1.34	54	1.24	1.26	51	0.90	0.81	57	1.19	1.19	46
Net income	0.98	1.10	33	1.34	1.34	54	1.24	1.26	51	0.90	0.82	56	1.19	1.19	46
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.92	3.36	20	2.68	3.12	20	2.65	3.06	20	3.12	3.55	22	4.19	4.41	32
Interest expense	0.25	0.35	37	0.14	0.26	23	0.14	0.25	23	0.39	0.52	34	1.14	1.08	64
Net interest income (tax equivalent)	2.67	3.01	25	2.54	2.85	26	2.52	2.80	27	2.73	3.01	28	3.06	3.33	31
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.09	45	0.23	0.12	78	0.17	0.11	70	0.30	0.27	66	0.18	0.21	55
Earnings coverage of net loan and lease losses (X)	77.12	36.38	75	15.10	26.30	45	18.93	39.72	48	11.17	22.91	49	16.50	24.40	54
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.11	1.17	46	1.36	1.32	57	1.27	1.23	60	1.69	1.58	65	0.97	0.83	69
Allowance for loan and lease losses / Total loans and leases	1.10	1.15	49	1.35	1.30	59	1.26	1.20	59	1.68	1.55	67	0.96	0.81	68
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.39	86	0.79	0.58	75	0.74	0.49	81	1.12	0.71	86	0.89	0.57	81
30-89 days past due loans and leases / Total loans and leases	0.30	0.33	58	0.34	0.29	68	0.33	0.32	62	0.33	0.39	52	0.31	0.43	42
Liquidity and Funding															
Net noncore funding dependence	1.69	5.89	34	3.36	-3.31	72	4.86	-2.33	74	15.49	3.20	82	29.51	14.45	85
Net short-term noncore funding dependence	1.22	0.87	50	2.67	-9.17	86	4.27	-7.71	86	10.10	-4.76	89	27.13	3.38	97
Net loans and leases / Total assets	49.51	63.09	14	42.99	58.81	12	39.93	58.67	11	48.80	61.58	17	51.22	63.77	18
Capitalization															
Tier 1 leverage ratio	9.76	9.22	68	8.77	9.07	43	8.55	8.98	39	8.28	9.13	26	8.41	9.76	13
Holding company equity capital / Total assets	10.31	9.68	57	11.47	10.79	61	10.66	10.71	52	11.27	11.16	51	11.47	12.43	40
Total equity capital (including minority interest) / Total assets	10.32	9.81	56	11.49	10.91	60	10.67	10.82	51	11.32	11.29	51	11.49	12.57	37
Common equity tier 1 capital / Total risk-weighted assets	11.80	11.79	53	12.26	12.64	51	12.24	12.42	50	11.95	12.38	48	11.39	12.17	41
Net loans and leases / Equity capital (X)	4.80	6.64	17	3.75	5.47	16	3.75	5.53	13	4.33	5.58	24	4.46	5.21	31
Cash dividends / Net income	30.58	31.93	43	21.51	27.22	39	23.31	28.27	39	33.20	42.30	38	28.66	33.12	39
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-6.83	6.04	7	1.95	9.51	16	7.68	10.50	46	10.42	16.68	33	10.76	9.26	69
Equity capital	-16.31	-3.83	21	3.26	7.52	29	1.85	7.46	26	8.45	6.99	65	9.56	10.49	62
Net loans and leases	7.19	14.48	28	-14.38	-0.66	3	-11.88	3.36	5	5.21	9.07	37	0.55	9.10	15
Noncore funding	-25.15	36.20	8	-57.20	-21.64	8	-35.20	-14.79	24	-39.88	-12.18	18	17.42	6.59	76
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	1.33	11.91	30	1.12	10.65	26	1.12	10.95	27	3.89	13.56	29	4.22	13.04	38
Equity investment in subsidiaries / Equity capital	97.25	104.01	18	97.82	103.15	15	96.57	103.22	12	100.17	102.81	37	99.25	103.22	24
Cash from ops + noncash items + op expense / Op expense + dividends	173.91	118.32	73	309.37	155.61	88	309.48	154.48	92	140.10	147.24	57	222.45	190.27	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	646,699	582,750	769,357	889,721	1,124,636	10.97	25.07
Income from lease financing receivables.....	4,676	4,094	5,465	6,183	6,260	14.22	41.74
Fully taxable income on loans and leases.....	639,744	576,651	761,897	879,355	1,107,280	10.94	24.24
Tax-exempt income on loans and leases.....	11,631	10,193	12,925	16,549	23,616	14.11	113.92
Estimated tax benefit on income on loans and leases.....	4,951	5,658	7,354	8,642	10,311	-12.50	-35.21
Income on loans and leases (tax equivalent).....	656,326	592,502	782,176	904,546	1,141,207	10.77	24.30
Investment interest income (tax equivalent).....	192,979	184,994	243,876	276,368	271,020	4.32	29.25
Interest on balances due from depository institutions.....	5,440	564	1,033	2,739	11,334	864.54	-65.31
Interest income on other earning assets.....	93,068	117,437	163,240	97,149	121,549	-20.75	151.14
Total interest income (tax equivalent).....	947,813	895,497	1,190,325	1,280,802	1,545,110	5.84	29.83
Interest on time deposits of \$250K or more	2,454	3,200	3,852	7,190	11,477	-23.31	-64.88
Interest on time deposits < \$250K.....	5,373	5,598	7,297	21,997	30,531	-4.02	-53.42
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	48,348	17,142	22,335	60,809	133,530	182.04	141.92
Interest on other borrowings and trading liabilities.....	23,067	12,892	19,736	59,006	231,951	78.92	-51.48
Interest on subordinated debt and mandatory convertible securities	2,500	7,807	8,676	11,554	11,590	-67.98	-59.00
Total interest expense.....	81,742	46,639	61,896	160,556	419,079	75.27	-11.29
Net interest income (tax equivalent).....	866,071	848,858	1,128,429	1,120,246	1,126,031	2.03	35.77
Non-interest income.....	423,056	562,697	711,364	787,313	645,586	-24.82	-14.74
Adjusted operating income (tax equivalent)	1,289,127	1,411,555	1,839,793	1,907,559	1,771,617	-8.67	13.67
Overhead expense.....	821,748	847,262	1,138,948	1,123,207	1,094,063	-3.01	12.79
Provision for credit losses.....	15,000	-83,000	-100,000	222,096	44,205		156.72
Securities gains (losses)	3,017	3,152	3,704	9,910	5,597	-4.28	-38.63
Other tax equivalent adjustments	6,430	5,825	7,319	6,015	6,696	10.39	18.16
Pretax net operating income (tax equivalent).....	456,507	656,738	812,361	580,094	649,236	-30.49	11.32
Applicable income taxes	92,000	144,939	179,775	128,793	130,183	-36.53	-28.26
Tax equivalent adjustments	12,606	12,663	16,261	16,230	18,368	-0.45	-31.91
Applicable income taxes (tax equivalent).....	104,606	157,602	196,036	145,023	148,551	-33.63	-28.72
Minority interest	57	-1,667	-1,796	41	-73		-95.12
Net income before discontinued operations, net of minority interest	351,844	500,803	618,121	435,030	500,758	-29.74	34.21
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	351,844	500,803	618,121	435,030	500,758	-29.74	34.21
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	351,901	499,136	616,325	435,071	500,685	-29.50	33.64
Investment securities income (tax equivalent).....	192,979	184,994	243,876	276,368	271,020	4.32	29.25
US Treasury and agency securities (excluding mortgage-backed securities)	9	6	8	8	225	50.00	-96.48
Mortgage-backed securities	178,100	172,778	227,129	260,770	253,822	3.08	37.44
All other securities	14,870	12,210	16,739	15,590	16,973	21.79	-23.62
Cash dividends declared.....	107,611	107,699	144,105	144,437	143,496	-0.08	24.43
Common	107,611	107,699	144,105	144,437	143,496	-0.08	24.43
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	2.63	3.12	13	2.40	2.90	17	2.39	2.85	17	2.65	3.27	16	3.68	4	25
Less: Interest expense	0.23	0.33	35	0.13	0.24	22	0.12	0.23	23	0.33	0.48	31	1	0.98	61
Equals: Net interest income (tax equivalent).....	2.40	2.79	19	2.28	2.65	21	2.26	2.60	20	2.32	2.77	20	2.68	3.01	27
Plus: Non-interest income	1.17	0.94	69	1.51	1.09	72	1.43	1.04	72	1.63	1.21	74	1.54	1.32	69
Equals: adjusted operating income (tax equivalent).....	3.57	3.77	42	3.79	3.80	55	3.69	3.70	52	3.95	4.04	48	4.22	4.41	41
Less: Overhead expense.....	2.28	2.18	62	2.28	2.21	59	2.28	2.17	61	2.33	2.57	41	2.60	2.69	50
Less: Provision for credit losses.....	0.04	0.10	29	-0.22	-0.12	27	-0.20	-0.09	22	0.46	0.51	46	0.11	0.15	46
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	90	0.01	0.01	75	0.01	0.01	74	0.02	0.02	61	0.01	0.01	75
Plus: other tax equivalent adjustments	0.02	0	94	0.02	0	95	0.01	0	94	0.01	0	94	0.02	0	91
Equals: Pretax net operating income (tax equivalent).....	1.27	1.46	32	1.76	1.76	53	1.63	1.66	51	1.20	1.04	59	1.54	1.56	46
Less: Applicable income taxes (tax equivalent).....	0.29	0.34	28	0.42	0.41	65	0.39	0.38	59	0.30	0.23	69	0.35	0.36	44
Less: Minority interest.....	0	0	83	0	0	0	0	0	1	0	0	80	0	0	3
Equals: Net operating income.....	0.98	1.10	33	1.34	1.34	54	1.24	1.26	51	0.90	0.81	57	1.19	1.19	46
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.98	1.10	33	1.34	1.34	54	1.24	1.26	51	0.90	0.82	56	1.19	1.19	46
Memo: Net income (last four quarters)	0.96	1.10	30	1.32	1.30	55	1.24	1.26	51	0.90	0.82	56	1.19	1.19	45
Net income-BHC and noncontrolling (minority) interest	0.98	1.11	31	1.34	1.35	54	1.24	1.27	50	0.90	0.83	56	1.19	1.20	46
Margin Analysis															
Average earning assets / Average assets	90.04	92.93	16	89.76	93.09	12	89.89	93.08	12	84.95	92.32	2	87.68	91.05	17
Average interest-bearing funds / Average assets.....	76.26	60.58	90	75.31	61.98	89	75.87	61.99	87	75.83	64.06	84	78.92	65.57	88
Interest income (tax equivalent) / Average earning assets	2.92	3.36	20	2.68	3.12	20	2.65	3.06	20	3.12	3.55	22	4.19	4.41	32
Interest expense / Average earning assets.....	0.25	0.35	37	0.14	0.26	23	0.14	0.25	23	0.39	0.52	34	1.14	1.08	64
Net interest income (tax equivalent) / Average earning assets	2.67	3.01	25	2.54	2.85	26	2.52	2.80	27	2.73	3.01	28	3.06	3.33	31
Yield or Cost															
Total loans and leases (tax equivalent).....	4.14	4.24	49	3.58	4.07	25	3.61	4.01	31	3.84	4.27	24	5.13	5.09	60
Interest-bearing bank balances	0.71	0.79	36	0.11	0.13	22	0.11	0.14	13	0.74	0.27	96	2.28	2.04	65
Federal funds sold and reverse repos	1.04	1.05	54	0.07	0.25	43	0.10	0.25	41	0.24	0.68	28	1.84	2.44	32
Trading assets	1.79	0.57	82	2.36	0.45	91	2.22	0.45	91	2.47	0.60	87	3.15	0.99	84
Total earning assets	2.90	3.33	21	2.66	3.09	22	2.63	3.04	22	3.10	3.51	24	4.16	4.36	34
Investment securities (tax equivalent)	1.90	1.96	49	1.85	1.77	55	1.83	1.77	55	2.24	2.25	49	2.61	2.76	39
US Treasury and agency securities (excluding mortgage-backed securities)	1.20	1.38	34	1.60	1.23	75	1.28	1.14	60	1.14	1.75	25	11.75	2.32	99
Mortgage-backed securities	1.87	1.87	51	1.81	1.55	75	1.79	1.57	74	2.13	2.05	55	2.45	2.61	27
All other securities	2.40	2.89	31	2.81	2.85	51	2.72	2.81	51	4.96	3.24	89	5.70	4.06	88
Interest-bearing deposits	0.21	0.35	37	0.10	0.22	22	0.10	0.21	23	0.29	0.53	21	0.74	1.10	25
Time deposits of \$250K or more	0.52	0.61	40	0.51	0.70	29	0.46	0.66	30	0.85	1.42	9	1.51	1.96	17
Time deposits < \$250K	0.83	0.58	79	0.69	0.67	58	0.70	0.62	63	1.66	1.36	74	2.10	1.82	66
Other domestic deposits	0.19	0.31	34	0.07	0.16	24	0.07	0.15	23	0.22	0.36	23	0.62	0.93	26
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.66	0.88	50	0.07	0.18	35	0.28	0.17	83	0.40	0.62	39	1.91	1.86	50
Other borrowed funds and trading liabilities	1.06	1.55	27	0.37	1.29	21	0.39	1.27	22	0.80	1.50	18	2.32	2.38	48
All interest-bearing funds.....	0.30	0.54	24	0.17	0.38	16	0.16	0.37	16	0.44	0.74	19	1.26	1.49	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	423,056		562,697		711,364		787,313		645,586						
Fiduciary activities income	145,473		127,298		170,618		159,794		169,507						
Service charges on deposit accounts - domestic	66,705		59,849		80,503		75,450		90,455						
Trading revenue.....	3,865		48,551		45,891		220,297		123,289						
Investment banking fees and commissions.....	47,547		38,149		54,658		43,690		39,771						
Insurance activities revenue.....	9,811		8,973		11,766		12,703		13,861						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	96,042		36,869		48,061		-65,615		-27,859						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	-2,755		72,809		84,990		109,912		39,001						
Other non-interest income.....	56,368		170,199		214,877		231,082		197,561						
Total overhead expenses	821,748		847,262		1,138,948		1,123,207		1,094,063						
Personnel expense.....	484,499		520,908		695,382		688,474		660,565						
Net occupancy expense.....	87,677		81,745		108,650		112,866		110,515						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	11,956		13,873		18,311		20,443		20,618						
Other operating expenses.....	237,616		230,736		316,605		301,424		302,365						
Fee income on mutual funds and annuities.....	1,042		1,114		1,461		1,607		1,305						
Memoranda															
Assets under management in proprietary mutual funds and annuities	3,651,475		3,345,415		3,981,515		3,727,130		3,708,772						
Number of equivalent employees	4,762		4,779		4,711		4,915		5,107						
Average personnel expense per employee.....	101.74		109		147.61		140.08		129.35						
Average assets per employee.....	10,103.95		10,389.65		10,590.07		9,822.32		8,230.04						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.25	2.43	27	0.20	2.14	26	0.21	2.17	29	0.20	2.02	26	0.20	2.72	25
Overhead expenses / Net Interest Income + non-interest income	64.05	58.02	78	60.32	58.85	54	62.21	59.28	58	59.20	62.28	41	62.16	61.29	57
Percent of Average Assets															
Total overhead expense	2.28	2.18	62	2.28	2.21	59	2.28	2.17	61	2.33	2.57	41	2.60	2.69	50
Personnel expense.....	1.34	1.20	69	1.40	1.23	69	1.39	1.21	73	1.43	1.30	62	1.57	1.41	65
Net occupancy expense.....	0.24	0.22	59	0.22	0.24	39	0.22	0.23	42	0.23	0.26	35	0.26	0.28	44
Other operating expenses.....	0.69	0.73	53	0.66	0.72	49	0.67	0.72	49	0.67	0.94	27	0.77	0.97	39
Overhead less non-interest income	1.10	1.22	33	0.76	1.08	21	0.86	1.10	26	0.70	1.25	15	1.07	1.32	28
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	63.74	57.55	78	60.02	58.34	55	61.91	58.83	61	58.88	61.82	41	61.76	60.64	58
Personnel expense.....	37.58	31.86	81	36.90	32.89	71	37.80	32.93	72	36.09	32.36	70	37.29	32.39	80
Net occupancy expense.....	6.80	5.98	63	5.79	6.26	40	5.91	6.23	47	5.92	6.58	37	6.24	6.52	44
Other operating expenses.....	19.36	19.14	53	17.33	18.68	46	18.20	19.18	48	16.87	22.28	25	18.23	21.20	39
Total non-interest income	32.82	24.10	75	39.86	28.20	78	38.67	27.67	76	41.27	28.83	79	36.44	29.23	70
Fiduciary activities income	11.28	2.13	92	9.02	2.27	93	9.27	2.20	92	8.38	2.09	92	9.57	1.97	93
Service charges on domestic deposit accounts	5.17	3.30	81	4.24	3.25	69	4.38	3.27	68	3.96	3.27	63	5.11	3.88	66
Trading revenue.....	0.30	0.57	64	3.44	0.68	87	2.49	0.62	88	11.55	1.28	94	6.96	1.18	91
Investment banking fees and commissions.....	3.69	2.15	79	2.70	2.46	69	2.97	2.58	69	2.29	2.46	65	2.24	3.54	60
Insurance activities revenue.....	0.76	0.36	80	0.64	0.38	75	0.64	0.36	75	0.67	0.41	76	0.78	0.47	78
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	7.45	1.23	90	2.61	0.56	89	2.61	0.60	90	-3.44	0.01	2	-1.57	0.28	3
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.21	1.19	10	5.16	3.64	74	4.62	3.30	74	5.76	3.92	72	2.20	1.86	64
Other non-interest income.....	4.37	8.80	20	12.06	9.39	73	11.68	9.27	73	12.11	9.65	71	11.15	10.04	68
Overhead less non-interest income	30.93	32.79	38	20.16	29.67	21	23.24	30.52	25	17.61	31.93	16	25.31	31.06	29
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.15	21.50	32	22.07	21.49	55	22.13	21.18	60	22.20	18.63	72	20.05	20.56	46
Applicable income tax + TE / Pretax net operating income + TE	22.91	23.57	45	24	23.11	65	24.13	22.67	70	25	21.18	79	22.88	23.23	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	11,892,894	10,982,379	10,798,639	11,730,877	11,035,765	8,29	36.02	
Commercial and industrial loans	8,198,305	7,566,563	7,605,698	9,564,736	8,804,574	8.35	17.82	
Loans to individuals	406,402	431,975	452,258	398,032	425,128	-5.92	-10.09	
Loans to depository institutions and acceptances of other banks	5,007	8,010	8,008	8,000	10,042	-37.49	-38.30	
Agricultural loans	5,621	4,386	6,150	5,622	9,976	28.16	-66.17	
Other loans and leases	1,421,291	1,521,293	1,521,102	1,536,696	1,643,203	-6.57	9.82	
Less: Unearned income	39,552	41,452	39,200	50,371	41,670	-4.58	35.45	
Loans and leases, net of unearned income	21,889,968	20,473,154	20,352,655	23,193,592	21,887,018	6.92	25.49	
Less: Allowance for loan and lease losses	241,768	276,680	256,421	388,640	210,759	-12.62	-2.40	
Net loans and leases	21,648,200	20,196,474	20,096,234	22,804,952	21,676,259	7.19	25.89	
Debt securities that reprice or mature in over 1 year	11,896,903	13,074,225	12,911,811	12,736,789	11,063,824	-9.00	44.24	
Mutual funds and equity securities	75,420	69,747	67,797	84,015	69,989	8.13	31.55	
Subtotal	33,620,523	33,340,446	33,075,842	35,625,756	32,810,072	0.84	31.84	
Interest-bearing bank balances	758,892	1,127,384	2,091,284	321,659	483,666	-32.69	-60.01	
Federal funds sold and reverse repos	77	0	27	17,849	8,693		-99.34	
Debt securities that reprice or mature within 1 year	715,963	482,981	457,005	552,323	491,318	48.24	27.43	
Trading assets	3,677,558	7,202,987	10,051,137	5,283,524	2,825,430	-48.94	139.89	
Total earning assets	38,773,013	42,153,798	45,675,295	41,801,111	36,619,179	-8.02	31.41	
Non-interest-bearing cash and due from depository institutions	923,607	813,477	781,312	862,269	904,124	13.54	46.40	
Premises, fixed assets, and leases	510,117	501,375	518,993	508,208	495,388	1.74	89.54	
Other real estate owned	28,305	19,769	17,480	25,722	15,019	43.18	122.03	
Investment in unconsolidated subsidiaries	392,460	352,629	352,010	290,338	258,690	11.30	107.58	
Intangible and other assets	3,098,501	3,142,616	2,977,960	3,246,224	4,031,281	-1.40	14.87	
Total assets	43,725,391	46,983,194	50,322,495	46,733,184	42,323,681	-6.93	31.29	
Quarterly average assets	45,695,556	49,186,614	50,602,908	49,934,825	44,077,815	-7.10	38.59	
Average loans and leases (YTD)	21,148,344	22,067,542	21,641,990	23,554,521	22,254,578	-4.17	21.65	
Memoranda								
Loans held-for-sale	139,061	166,670	186,175	236,443	177,703	-16.57	-47.68	
Loans not held-for-sale	21,750,907	20,306,484	20,166,480	22,957,149	21,709,315	7.11	26.62	
Real estate loans secured by 1–4 family	2,372,394	2,400,917	2,375,438	2,610,350	2,377,140	-1.19	4.21	
Commercial real estate loans	9,494,759	8,560,783	8,400,482	9,095,576	8,637,157	10.91	47.19	
Construction and land development	1,631,293	1,303,784	1,276,937	1,346,650	1,476,728	25.12	60.19	
Multifamily	1,459,759	1,059,651	1,115,386	1,253,930	1,122,504	37.76	105.16	
Nonfarm nonresidential	6,403,707	6,197,348	6,008,159	6,494,996	6,037,925	3.33	35.65	
Real estate loans secured by farmland	25,741	20,679	22,719	24,951	21,468	24.48	59.46	
Total investment securities	12,688,286	13,626,953	13,436,613	13,373,127	11,625,131	-6.89	43.09	
U.S. Treasury securities	890	502	1,000	508	1,600	77.29	-10.91	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00	
Municipal securities	792,462	669,012	712,137	397,226	276,397	18.45	67.93	
Mortgage-backed securities	11,808,754	12,886,932	12,654,919	12,890,618	11,276,385	-8.37	42.14	
Asset-backed securities	0	0	0	0	0			
Other debt securities	10,760	760	760	760	760	1315.79	143.71	
Mutual funds and equity securities	75,420	69,747	67,797	84,015	69,989	8.13	31.55	
Available-for-sale securities	10,040,894	13,342,113	13,157,817	13,050,665	11,269,643	-24.74	19.44	
U.S. Treasury securities	890	502	1,000	508	1,600	77.29	-10.91	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00	
Municipal securities	619,349	461,619	508,365	167,980	1,861	34.17	2083.27	
Mortgage-backed securities	9,420,183	12,879,520	12,647,980	12,881,705	11,265,710	-26.86	13.62	
Asset-backed securities	0	0	0	0	0			
Other debt securities	472	472	472	472	472	0.00	-88.63	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-165,206	22,428	20,396	26,897	20,985			
Available-for-sale securities appreciation (depreciation)	-935,788	221,487	93,381	440,814	138,149			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	9,172,177	8,805,961	10,181,642	11,066,707	8,830,693	4.16	35.11	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,487,633	2,787,300	4,098,946	2,544,232	1,855,384	25.13	97.86
NOW, ATS and transaction accounts	6,529,863	7,181,935	7,345,355	7,057,282	5,196,148	-9.08	389.97
Time deposits less brokered deposits < \$250K	331,777	-62,783	-58,590	-1,017,890	41,916		
MMDA and other savings accounts	24,999,542	26,803,663	28,114,502	24,588,877	18,356,736	-6.73	50.67
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	35,348,815	36,710,115	39,500,213	33,172,501	25,450,184	-3.71	85.54
Time deposits of \$250K or more	474,748	857,310	825,315	812,544	790,593	-44.62	-42.42
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	623,822	798,962	2,309,252	1,482,029	3,804,231	-21.92	59.73
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	258,575	46,453	48,297	260,356	4,631,125	456.64	-95.88
Other borrowings w/remaining maturity over 1 year	34,933	37,426	36,753	1,682,971	27,056	-6.66	-15.37
Brokered deposits < \$250K	652,619	991,639	937,603	2,177,927	1,418,984	-34.19	-67.15
Noncore funding	2,044,697	2,731,790	4,157,220	6,415,827	10,671,989	-25.15	-78.52
Trading liabilities	571,997	482,341	83,099	249,030	55,151	18.59	383.49
Subordinated notes and debentures + trust preferred securities	131,168	131,220	131,226	276,005	275,923	-0.04	-9.33
Other liabilities	1,114,406	1,531,280	1,082,366	1,328,260	1,006,515	-27.22	16.70
Total liabilities	39,211,083	41,586,746	44,954,124	41,441,623	37,459,762	-5.71	31.62
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5	5	5	5	5	0.00	25.00
Common surplus	1,385,481	1,374,688	1,378,794	1,368,062	1,350,995	0.79	34.71
Retained earnings	4,691,924	4,366,779	4,447,691	3,973,675	3,729,778	7.45	56.45
Accumulated other comprehensive income	-904,945	169,172	72,371	335,868	104,923		
Other equity capital components	-662,531	-521,671	-535,129	-411,344	-329,906		
Total holding company equity capital	4,509,934	5,388,973	5,363,732	5,266,266	4,855,795	-16.31	29.27
Noncontrolling (minority) interest in subsidiaries	4,374	7,475	4,639	25,295	8,124	-41.48	-82.93
Total equity capital, including minority interest	4,514,308	5,396,448	5,368,371	5,291,561	4,863,919	-16.35	28.45
Total liabilities and capital	43,725,391	46,983,194	50,322,495	46,733,184	42,323,681	-6.93	31.29
Memoranda							
Non-interest-bearing deposits	3,487,633	2,787,300	4,098,946	2,544,232	1,855,384	25.13	97.86
Interest-bearing deposits	32,988,549	35,771,764	37,164,185	33,618,740	25,804,377	-7.78	64.12
Total deposits	36,476,182	38,559,064	41,263,131	36,162,972	27,659,761	-5.40	66.84
Long-term debt that reprices within 1 year	0	60,000	71,059	71,016	70,967	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,363,732	5,266,266	5,266,266	4,855,795	4,432,109		
Accounting restatements	0	0	0	-46,696	2,862		
Net income	351,844	500,803	618,121	435,030	500,758		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,743	811	4,885	11,459	15,537		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	122,458	104,512	117,938	75,830	129,483		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	107,611	107,699	144,105	144,437	143,496		
Change in other comprehensive income	-977,316	-166,696	-263,497	230,945	177,508		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,509,934	5,388,973	5,363,732	5,266,266	4,855,795		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	27.20	39.88	27	23.38	36.06	25	21.46	36.25	21	25.10	36.22	27	26.07	37.78	30
Commercial and industrial loans	18.75	11.23	82	16.10	11.11	76	15.11	10.76	75	20.47	13.52	84	20.80	12.02	84
Loans to individuals	0.93	3.58	42	0.92	3.60	40	0.90	3.36	42	0.85	3.40	37	1	4.20	34
Loans to depository institutions and acceptances of other banks	0.01	0.02	81	0.02	0.02	85	0.02	0.02	83	0.02	0.03	82	0.02	0.04	77
Agricultural loans.....	0.01	0.19	39	0.01	0.21	31	0.01	0.18	35	0.01	0.19	36	0.02	0.24	41
Other loans and leases.....	3.25	4.52	50	3.24	4.26	53	3.02	4.47	51	3.29	4.63	51	3.88	5.01	48
Net loans and leases.....	49.51	63.09	14	42.99	58.81	12	39.93	58.67	11	48.80	61.58	17	51.22	63.77	18
Debt securities over 1 year.....	27.21	18.76	80	27.83	18.32	79	25.66	19.46	68	27.25	15.55	92	26.14	14.60	92
Mutual funds and equity securities	0.17	0.05	88	0.15	0.05	81	0.13	0.06	80	0.18	0.05	85	0.17	0.06	83
Subtotal	76.89	83.05	18	70.96	78.17	19	65.73	79.22	12	76.23	78.16	27	77.52	79.65	25
Interest-bearing bank balances	1.74	3.61	33	2.40	9.37	11	4.16	8.50	29	0.69	7.51	4	1.14	3.06	29
Federal funds sold and reverse repos.....	0	0.52	56	0	0.53	27	0	0.54	57	0.04	0.82	68	0.02	1.57	61
Debt securities 1 year or less	1.64	1.71	64	1.03	1.51	51	0.91	1.56	45	1.18	1.68	48	1.16	1.91	48
Trading assets	8.41	0.59	94	15.33	0.58	97	19.97	0.49	97	11.31	1.01	93	6.68	1.19	88
Total earning assets.....	88.67	90.76	23	89.72	91.57	29	90.77	91.77	38	89.45	91.05	26	86.52	89.53	17
Non-interest cash and due from depository institutions.....	2.11	0.98	95	1.73	0.99	93	1.55	0.82	96	1.85	1.07	93	2.14	1.14	96
Other real estate owned.....	0.06	0.01	94	0.04	0.01	87	0.03	0.01	88	0.06	0.02	84	0.04	0.03	65
All other assets.....	9.22	8.19	64	8.55	7.39	65	7.68	7.35	56	8.71	7.82	65	11.34	9.27	74
Memoranda															
Short-term investments	3.37	6.75	36	3.43	12.31	12	5.06	11.47	23	1.91	11.17	4	2.32	7.63	32
U.S. Treasury securities.....	0	1.98	17	0	1.18	25	0	1.47	22	0	0.84	34	0	1.03	30
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	1.81	1.69	60	1.42	1.70	57	1.42	1.73	58	0.85	1.69	50	0.65	1.34	46
Mortgage-backed securities	27.01	12.93	93	27.43	13.46	91	25.15	14.14	86	27.58	11.75	96	26.64	11.44	97
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.02	0.51	32	0	0.51	21	0	0.53	21	0	0.42	23	0	0.39	21
Loans held-for-sale.....	0.32	0.30	70	0.35	0.50	62	0.37	0.55	64	0.51	0.52	62	0.42	0.39	65
Loans held for investment	49.74	63.03	15	43.22	58.34	13	40.07	58.06	11	49.12	61.72	17	51.29	63.50	19
Real estate loans secured by 1–4 family	5.43	12.79	21	5.11	11.57	21	4.72	11.46	20	5.59	11.91	24	5.62	13.29	23
Revolving	0.90	1.52	41	0.77	1.44	35	0.74	1.42	33	0.84	1.66	34	1.02	2.07	35
Closed-end, secured by first liens	4.25	10.86	21	4.15	9.73	25	3.79	9.67	22	4.53	9.81	25	4.34	10.69	23
Closed-end, secured by junior liens	0.28	0.19	78	0.19	0.19	66	0.19	0.17	68	0.21	0.22	63	0.26	0.28	61
Commercial real estate loans	21.71	24.89	41	18.22	22.35	37	16.69	22.69	32	19.46	22.22	40	20.41	22.23	46
Construction and land development	3.73	3.92	51	2.78	3.40	44	2.54	3.34	44	2.88	3.40	49	3.49	3.44	56
Multifamily.....	3.34	3.87	55	2.26	3.32	45	2.22	3.57	45	2.68	3.12	53	2.65	3.01	51
Nonfarm nonresidential	14.65	15.73	47	13.19	14.65	43	11.94	14.57	41	13.90	14.72	44	14.27	14.69	48
Real estate loans secured by farmland.....	0.06	0.34	45	0.04	0.35	42	0.05	0.30	44	0.05	0.33	44	0.05	0.36	44

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	54.33	62.29	30	53.64	60.51	32	53.06	61.05	30	50.58	57.15	34	50.42	57.46	38
Real estate loans secured by 1–4 family.....	10.84	20.65	21	11.73	20	25	11.67	19.86	25	11.25	19.43	24	10.86	20.75	22
Revolving	1.81	2.39	45	1.77	2.47	44	1.84	2.43	45	1.70	2.64	41	1.97	3.15	38
Closed-end.....	9.03	18.01	22	9.96	17.35	25	9.84	17.24	25	9.56	16.59	26	8.90	17.39	21
Commercial real estate loans	43.37	38.12	54	41.81	37.13	54	41.27	37.86	53	39.22	34.63	54	39.46	33.52	55
Construction and land development.....	7.45	6.10	64	6.37	5.69	59	6.27	5.65	58	5.81	5.26	59	6.75	5.09	68
1–4 family.....	0.34	1.40	38	0.45	1.19	45	0.44	1.18	43	0.36	0.93	37	0.36	0.94	41
Other.....	7.11	4.62	75	5.91	4.46	66	5.83	4.40	64	5.45	4.19	65	6.39	4.02	75
Multifamily.....	6.67	5.86	65	5.18	5.41	60	5.48	5.78	59	5.41	4.96	62	5.13	4.69	65
Nonfarm nonresidential	29.25	24.30	59	30.27	24.45	63	29.52	24.56	61	28	22.93	62	27.59	22.15	62
Owner-occupied.....	15.13	8.11	86	14.72	8.31	83	15.11	8.29	83	12.85	7.68	80	8.52	7.72	57
Other.....	14.12	15.95	41	15.55	15.83	48	14.41	15.94	44	15.15	14.95	48	19.07	14.34	69
Real estate loans secured by farmland.....	0.12	0.55	50	0.10	0.61	45	0.11	0.54	50	0.11	0.54	46	0.10	0.55	46
Loans to depository institutions and acceptances of other banks.....	0.02	0.04	81	0.04	0.03	83	0.04	0.04	86	0.03	0.06	80	0.05	0.11	76
Commercial and industrial loans	37.45	18.37	90	36.96	19.45	90	37.37	18.86	92	41.24	22.17	93	40.23	19.53	91
Loans to individuals.....	1.86	6.24	45	2.11	6.58	45	2.22	6.24	48	1.72	6.13	42	1.94	7.13	41
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.03	0.31	41	0.02	0.38	35	0.03	0.34	38	0.02	0.32	37	0.05	0.37	44
Other loans and leases.....	6.49	8.16	57	7.43	8.42	60	7.47	8.75	58	6.63	9.09	55	7.51	9.85	52
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	260.81	411.16	22	250.23	383.43	23	243.14	391.81	20	280.25	381.27	30	288.93	391.26	33
Real estate loans secured by 1–4 family.....	52.03	133.66	18	54.70	124.74	23	53.49	126.06	22	62.36	125.03	26	62.24	138.18	25
Revolving	8.67	15.46	35	8.25	15.53	37	8.41	15.44	36	9.41	17.42	35	11.26	21.26	33
Closed-end.....	43.36	116.59	18	46.45	107.54	21	45.08	108.85	22	52.96	106.14	26	50.97	115.20	23
Commercial real estate loans	208.22	254.65	37	195.06	238.58	36	189.15	245.88	33	217.29	234.65	45	226.13	229.44	48
Construction and land development.....	35.77	39.81	50	29.71	36.07	44	28.75	35.95	45	32.17	35.62	49	38.66	34.95	58
1–4 family.....	1.64	9.02	31	2.12	7.44	36	2.01	7.42	36	1.99	6.34	35	2.07	6.61	39
Other.....	34.13	30.27	56	27.59	28.34	50	26.74	28.11	50	30.18	28.16	55	36.59	27.32	66
Multifamily.....	32.01	40.47	50	24.14	35.29	44	25.11	38.66	44	29.96	32.74	55	29.39	31.04	56
Nonfarm nonresidential	140.43	161.09	43	141.21	156.30	41	135.28	158.05	40	155.17	155.06	50	158.08	152.10	49
Owner-occupied.....	72.63	53.43	65	68.69	52.63	67	69.25	52.99	66	71.22	52.37	67	48.80	53.07	50
Other.....	67.80	105.96	30	72.52	100.99	33	66.03	102.54	29	83.95	100.54	38	109.27	97.41	57
Real estate loans secured by farmland.....	0.56	3.36	43	0.47	3.67	40	0.51	3.22	45	0.60	3.44	43	0.56	3.60	43
Loans to depository institutions and acceptances of other banks.....	0.11	0.26	80	0.18	0.20	84	0.18	0.21	83	0.19	0.28	82	0.26	0.44	77
Commercial and industrial loans	179.79	115.08	78	172.40	116.17	77	171.25	114.45	77	228.50	139.91	88	230.51	122.02	87
Loans to individuals.....	8.91	35.47	40	9.84	36.56	40	10.18	34.55	44	9.51	37.47	39	11.13	43.51	36
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.12	1.73	39	0.10	2.03	32	0.14	1.86	36	0.13	1.88	37	0.26	2.18	42
Other loans and leases.....	31.17	50.11	46	34.66	47.63	52	34.25	51.06	50	36.71	49.54	52	43.02	52.44	56
Supplemental															
Non-owner occupied CRE loans / Gross loans	28.62	30.74	45	27.27	29.25	48	26.35	30.07	42	26.56	27.32	48	31.02	26.45	58
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	137.37	205.31	31	127.19	187.63	32	120.76	195.33	29	147.17	183.76	36	177.74	178.57	48
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	210	262.15	36	195.88	244.92	36	190.01	252.85	33	218.38	240.85	44	226.54	236.10	47

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	3.37	6.75	36	3.43	12.31	12	5.06	11.47	23	1.91	11.17	4	2.32	7.63	32
Liquid assets	38.11	23.63	84	46.84	29.12	90	50.78	29.03	90	41.39	26.22	86	36.52	22.44	84
Investment securities	29.02	20.98	78	29	20.37	76	26.70	21.63	65	28.62	17.85	86	27.47	16.99	88
Net loans and leases	49.51	63.09	14	42.99	58.81	12	39.93	58.67	11	48.80	61.58	17	51.22	63.77	18
Net loans, leases and standby letters of credit	52.01	63.92	14	44.99	59.61	13	41.77	59.49	12	50.97	62.48	16	53.55	64.84	19
Core deposits	80.84	74.28	68	78.13	75.52	48	78.49	75.71	48	70.98	70.67	36	60.13	63.09	30
Noncore funding	4.68	12.30	24	5.81	10.15	39	8.26	10.30	54	13.73	14.13	63	25.22	19.36	71
Time deposits of \$250K or more	1.09	1.67	40	1.82	1.67	63	1.64	1.58	59	1.74	2.11	48	1.87	2.94	31
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.43	1.24	69	1.70	1.19	74	4.59	1.23	87	3.17	1.47	82	8.99	1.94	91
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.43	0.58	78	1.70	0.54	83	4.59	0.54	94	3.13	0.54	91	8.97	0.48	99
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.59	2.18	34	0.10	0.88	42	0.10	1	40	0.56	1.24	47	10.94	3.01	94
Earning assets that reprice within 1 year	39.14	35.71	55	32.67	38.80	31	32.33	37.37	37	33.91	39.38	34	39.33	39.29	47
Interest-bearing liabilities that reprice within 1 year	2.57	6.79	15	2.85	6.64	17	2.58	6.39	16	3.15	8.20	14	3.48	10.19	11
Long-term debt that reprices within 1 year	0	0.38	32	0.13	0.27	70	0.14	0.26	70	0.15	0.47	61	0.17	0.96	54
Net assets that reprice within 1 year	36.58	27.35	69	29.70	30.83	45	29.61	29.65	47	30.61	29.11	50	35.68	26.63	75
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.69	5.89	34	3.36	-3.31	72	4.86	-2.33	74	15.49	3.20	82	29.51	14.45	85
Net short-term noncore funding dependence	1.22	0.87	50	2.67	-9.17	86	4.27	-7.71	86	10.10	-4.76	89	27.13	3.38	97
Short-term investment / Short-term noncore funding	78.25	112.63	46	64.40	304.29	15	64.35	273.46	13	19.84	184.19	6	9.95	77.77	8
Liquid assets - short-term noncore funding / Nonliquid assets	54.61	24.05	85	78.09	36.72	89	87.19	36.68	90	54.22	28.18	87	20.73	16.97	67
Net loans and leases / Total deposits	59.35	79.04	12	52.38	73.05	9	48.70	72.79	8	63.06	79.43	13	78.37	90.31	22
Net loans and leases / Core deposits	61.24	86.19	10	55.02	78.83	9	50.88	78.25	6	68.75	88.34	14	85.17	103.93	21
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.79	-10.05	66	0.54	0.50	62	0.48	0.12	70	0.69	1.57	39	0.58	0.72	52
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-21.48	-19.27	39	5.32	1.06	96	2.20	-0.25	92	11.36	4.31	92	3.83	1.36	90
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	20.27	26.09	42	1.58	13.65	40	1.57	14.28	38	1.78	11.38	45	2.46	12.67	41
Available-for-sale securities	79.14	71.92	58	97.91	84.59	60	97.93	83.77	63	97.59	87.23	56	96.94	85.40	56
U.S. Treasury securities	0.01	9.62	17	0	6.01	26	0.01	6.70	22	0	4.72	34	0.01	6.15	25
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	6.25	8.02	57	4.91	8.38	48	5.30	8.22	50	2.97	9.83	40	2.38	7.75	36
Mortgage-backed securities	93.07	62.34	95	94.57	66.09	93	94.18	66.54	95	96.39	66.64	92	97	67.43	96
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.08	3.02	30	0.01	3.01	21	0.01	3.08	21	0.01	3.01	21	0.01	2.94	21
Mutual funds and equity securities	0.59	0.27	78	0.51	0.29	75	0.50	0.29	75	0.63	0.35	75	0.60	0.40	67
Debt securities 1 year or less	5.64	9.28	51	3.54	8.18	34	3.40	7.78	35	4.13	10.55	26	4.23	11.86	29
Debt securities 1 to 5 years	18.82	20.14	54	23.95	17.39	67	21.77	18.25	61	8.35	17.03	39	18.42	17.94	59
Debt securities over 5 years	74.94	68.28	55	71.99	72.07	45	74.33	71.11	46	86.89	69.86	70	76.75	66.02	56
Pledged securities	72.29	31.26	94	64.62	33.37	86	75.78	32.26	93	82.75	35.67	96	75.96	30.57	97
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-8.41	-40.81	81	80.27	64.27	66	185.74	27.98	95	-9.34	183.32	9	0.68	26.69	40
Investment securities	-6.89	11.76	25	3.80	32.48	17	0.47	31.36	12	15.04	23.62	40	25.80	11.75	80
Core deposits	-3.71	4.57	18	13.70	16.96	42	19.08	16.94	67	30.34	26.88	71	8.20	11.23	50
Noncore funding	-25.15	36.20	8	-57.20	-21.64	8	-35.20	-14.79	24	-39.88	-12.18	18	17.42	6.59	76

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			16,017,990	13,964,662	13,942,904
Commit: Secured commercial real estate loans	4,605,460	2,966,130	3,187,488	2,535,651	2,439,498
Commit: Unsecured real estate loans	9,333	12,791	15,075	13,301	5,972
Credit card lines (reported semiannually, June/Dec)			0	8,172	48,775
Securities underwriting	4,240	4,231	0	0	2,648
Standby letters of credit	1,095,247	941,755	925,549	1,012,872	989,368
Commercial and similar letters of credit	1,678	3,861	1,747	5,380	1,185
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	13,595	9,292	6,431	15,255	6,401
Credit derivatives - notional amount (holding company as beneficiary)	0	1,878	907	3,622	680
Credit derivative contracts w/ purchased credit protection-investment grade..	13,595	11,170	7,338	3,622	680
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	39,243,088	129,638,614	78,367,833	175,159,423	137,984,278
Written options contracts (interest rate)	683,120	870,657	660,760	1,132,292	541,985
Purchased options contracts (interest rate)	595,731	587,617	455,981	668,320	353,074
Interest rate swaps	4,167,558	5,249,960	4,316,363	5,527,298	4,406,809
Futures and forward foreign exchange	485,043	601,427	424,652	673,224	422,038
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	2,319,872	1,926,202	1,997,939	1,529,540	717,956
Written options contracts (commodity and other)	4,599,240	2,843,868	3,128,408	1,507,184	775,473
Purchased options contracts (commodity and other)	4,618,008	2,844,093	3,128,261	1,507,436	775,473
Commodity and other swaps	5,668,817	4,172,312	4,670,599	3,035,026	2,181,630

Percent of Total Assets

	BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)						31.83	22.78	80	29.88	22.01	79	32.94	23.52	80	
Standby letters of credit	2.50	0.66	93	2	0.66	91	1.84	0.65	90	2.17	0.71	90	2.34	0.84	89
Commercial and similar letters of credit	0	0.02	57	0.01	0.02	61	0	0.02	53	0.01	0.02	63	0	0.02	48
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.03	0.27	54	0.02	0.24	56	0.01	0.24	55	0.03	0.35	56	0.02	0.42	56
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	59	0	0.18	58	0.01	0.30	58	0	0.52	55
Credit derivative contracts w/ purchased credit protection-investment grade..	0.03	0.20	71	0.02	0.18	71	0.01	0.18	70	0.01	0.25	68	0	0.30	67
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	142.66	44.74	90	316.57	47.31	92	193.06	46.30	91	408.15	48.62	93	350.06	68.47	91
Interest rate contracts	102.20	32.78	90	290.20	35.15	93	166.53	32.46	93	390.49	34.36	93	338.55	47.31	92
Interest rate futures and forward contracts	89.75	3.53	93	275.93	4.39	97	155.73	3.25	96	374.81	6.21	99	326.02	10.67	97
Written options contracts (interest rate)	1.56	1.49	78	1.85	1.69	74	1.31	1.41	73	2.42	2.18	72	1.28	2.47	67
Purchased options contracts (interest rate)	1.36	1.57	74	1.25	1.29	76	0.91	1.31	76	1.43	1.46	75	0.83	2.65	65
Interest rate swaps	9.53	23.04	42	11.17	20.27	48	8.58	20.49	44	11.83	20.83	44	10.41	28.86	38
Foreign exchange contracts	1.11	6.65	73	1.28	6.12	75	0.84	6.30	72	1.44	6.01	73	1	10.12	69
Futures and forward foreign exchange contracts	1.11	4.26	76	1.28	3.76	77	0.84	3.78	76	1.44	3.47	77	1	5.23	75
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	39.35	1.18	94	25.09	0.91	94	25.68	0.92	94	16.22	1.86	92	10.52	3.32	88
Commodity and other futures and forward contracts	5.31	0.09	94	4.10	0.07	94	3.97	0.07	94	3.27	0.14	93	1.70	0.19	92
Written options contracts (commodity and other)	10.52	0.41	94	6.05	0.31	93	6.22	0.32	93	3.23	0.52	90	1.83	0.98	87
Purchased options contracts (commodity and other)	10.56	0.31	94	6.05	0.21	93	6.22	0.21	93	3.23	0.37	92	1.83	0.94	88
Commodity and other swaps	12.96	0.31	95	8.88	0.30	95	9.28	0.31	95	6.49	0.32	94	5.15	0.38	94
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						74.01	44.98	83	59.29	42.82	77	62.65	45.53	76	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	62,380,477	148,734,750	97,150,796	190,739,743	148,158,716
Interest rate contracts	44,689,497	136,346,848	83,800,937	182,487,333	143,286,146
Foreign exchange contracts.....	485,043	601,427	424,652	673,224	422,038
Equity, commodity, and other contracts	17,205,937	11,786,475	12,925,207	7,579,186	4,450,532
Derivatives Position					
Futures and forwards	42,048,003	132,166,243	80,790,424	177,362,187	139,124,272
Written options	5,282,360	3,714,525	3,789,168	2,639,476	1,317,458
Exchange-traded.....	1,335,978	720,711	779,764	399,770	152,752
Over-the-counter.....	3,946,382	2,993,814	3,009,404	2,239,706	1,164,706
Purchased options	5,213,739	3,431,710	3,584,242	2,175,756	1,128,547
Exchange-traded.....	996,731	628,438	655,891	353,167	154,064
Over-the-counter.....	4,217,008	2,803,272	2,928,351	1,822,589	974,483
Swaps	9,836,375	9,422,272	8,986,962	8,562,324	6,588,439
Held for trading.....	61,618,088	146,532,249	95,456,583	188,604,857	146,013,102
Interest rate contracts	43,927,108	134,144,347	82,106,724	180,352,447	141,140,532
Foreign exchange contracts.....	485,043	601,427	424,652	673,224	422,038
Equity, commodity, and other contracts	17,205,937	11,786,475	12,925,207	7,579,186	4,450,532
Non-traded.....	762,389	2,202,501	1,694,213	2,134,886	2,145,614
Interest rate contracts	762,389	2,202,501	1,694,213	2,134,886	2,145,614
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	57,105,889	145,003,755	93,347,461	188,062,564	1,970,373
One year or less	50,199,935	136,770,942	86,494,156	180,733,157	1,431,516
Over 1 year to 5 years	5,484,890	6,040,433	5,457,369	5,406,694	493,096
Over 5 years	1,421,064	2,192,380	1,395,936	1,922,713	45,761
Gross negative fair value (absolute value)	2,584,400	2,427,793	1,420,098	908,639	317,434
Gross positive fair value.....	2,603,030	2,423,639	1,379,915	981,050	338,066
Held for trading.....	2,592,585	2,406,755	1,363,953	944,319	326,254
Non-traded.....	10,445	16,884	15,962	36,731	11,812
Current credit exposure on risk-based capital derivative contracts	2,289,581	1,915,566	1,378,218	969,190	8,037
Credit losses on derivative contracts	0	-27	-32	-19	-60
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	71.64	93.95	11	91.67	94.10	25	86.26	94.17	20	95.67	94.10	32	96.71	93.44	38
Foreign exchange contracts	0.78	3.10	66	0.40	3.22	64	0.44	3.47	62	0.35	3.49	58	0.28	3.20	50
Equity, commodity, and other contracts	27.58	1.15	96	7.92	1.21	88	13.30	1.14	94	3.97	1.17	82	3	1.64	76
Futures and forwards	67.41	9.12	95	88.86	12.59	96	83.16	11.16	96	92.99	14.05	97	93.90	13.49	97
Written options	8.47	5.29	70	2.50	7.18	39	3.90	6.28	53	1.38	8.18	28	0.89	5.91	23
Exchange-traded	2.14	0.14	92	0.48	0.11	89	0.80	0.12	89	0.21	0.14	85	0.10	0.15	86
Over-the-counter	6.33	4.93	67	2.01	6.91	39	3.10	5.96	47	1.17	7.73	26	0.79	5.10	24
Purchased options	8.36	4.14	75	2.31	3.41	60	3.69	3.27	65	1.14	3.42	53	0.76	4.42	48
Exchange-traded	1.60	0.14	89	0.42	0.12	87	0.68	0.12	88	0.19	0.15	85	0.10	0.28	81
Over-the-counter	6.76	3.58	74	1.88	3.01	60	3.01	2.87	65	0.96	2.86	54	0.66	3.35	50
Swaps	15.77	77.96	10	6.33	71.71	10	9.25	74.26	10	4.49	68.76	8	4.45	69.75	8
Held for trading	98.78	38.03	89	98.52	40.70	87	98.26	40.42	87	98.88	43.53	89	98.55	44.16	87
Interest rate contracts	70.42	31.70	73	90.19	34.66	87	84.51	34.15	82	94.55	36.62	92	95.26	37.24	91
Foreign exchange contracts	0.78	1.66	76	0.40	1.55	74	0.44	1.68	73	0.35	1.60	69	0.28	1.60	64
Equity, commodity, and other contracts	27.58	0.57	98	7.92	0.61	93	13.30	0.60	96	3.97	0.68	86	3	0.83	83
Non-traded	1.22	61.97	10	1.48	59.30	12	1.74	59.58	12	1.12	56.47	10	1.45	55.84	12
Interest rate contracts	1.22	57.96	12	1.48	56.22	13	1.74	56.71	14	1.12	53.82	12	1.45	52.22	13
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	91.54	93.16	29	97.49	91.91	49	96.09	92.53	40	98.60	91.48	62	1.33	93.86	2
One year or less	80.47	37.29	82	91.96	27.90	91	89.03	27.56	91	94.75	32.05	89	0.97	32.17	5
Over 1 year to 5 years	8.79	22.61	25	4.06	29.78	17	5.62	27.01	17	2.83	27.06	13	0.33	30.45	10
Over 5 years	2.28	26.09	17	1.47	29.19	15	1.44	29.89	14	1.01	29.56	12	0.03	28.09	11
Gross negative fair value (absolute value)	4.14	2.48	81	1.63	1.18	70	1.46	0.98	75	0.48	1.55	26	0.21	0.83	20
Gross positive fair value	4.17	2.55	77	1.63	1.59	52	1.42	1.34	58	0.51	2.23	7	0.23	1.19	7
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.59	0.10	91	0.58	0.05	93	0.34	0.04	93	0.23	0.07	89	0.09	0.06	87
Gross positive fair value (X)	0.60	0.10	91	0.58	0.06	93	0.33	0.05	92	0.25	0.09	89	0.09	0.07	84
Held for trading (X)	0.60	0.06	93	0.58	0.05	93	0.32	0.04	93	0.24	0.07	89	0.09	0.06	86
Non-traded (X)	0	0.02	34	0	0.01	40	0	0.01	43	0.01	0.02	52	0	0.01	52
Current credit exposure (X)	0.53	0.06	93	0.46	0.05	94	0.33	0.04	93	0.25	0.06	90	0	0.05	21
Credit losses on derivative contracts	0	0	50	0	0	2	0	0	4	0	0	0	0	0	1
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	6.21	0.70	93	5.65	0.59	93	3.99	0.46	93	2.98	0.85	90	0.03	0.73	21

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	256,421	388,640	388,640	210,759	207,457
Gross losses	10,939	44,793	51,351	79,399	50,977
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,300	7,062	14,334	9,011	10,074
Net losses	5,639	37,731	37,017	70,388	40,903
Provision for loan and lease losses	-9,014	-74,229	-95,202	222,460	44,205
Adjustments	0	0	0	25,809	0
Ending balance	241,768	276,680	256,421	388,640	210,759
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.02	0.09	10	-0.20	-0.12	27	-0.19	-0.09	22	0.46	0.51	46	0.11	0.15
Provision for loan and lease losses / Average loans and leases	-0.06	0.16	6	-0.45	-0.21	21	-0.44	-0.16	16	0.94	0.82	65	0.20	0.24
Provision for loan and lease losses / Net loan and lease losses	-159.85	151.30	18	-196.73	-65.12	33	-257.18	-105.48	25	316.05	487.86	48	108.07	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.11	1.17	46	1.36	1.32	57	1.27	1.23	60	1.69	1.58	65	0.97	0.83
Allowance for loan and lease losses / Total loans and leases	1.10	1.15	49	1.35	1.30	59	1.26	1.20	59	1.68	1.55	67	0.96	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	32.16	38.64	68	5.50	17.40	22	6.93	21.39	28	5.52	11.58	39	5.15	8.03
Allowance for loan and lease losses / Nonaccrual assets	184.84	428.13	21	194.92	330.05	30	191.27	364.13	27	165.60	299.17	25	116.47	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	118.37	320.87	14	108.93	271.93	18	101.28	287.08	16	120.17	244.34	21	72.42	151.73
Gross loan and lease losses / Average loans and leases	0.07	0.16	39	0.27	0.20	70	0.24	0.19	67	0.34	0.34	61	0.23	0.28
Recoveries / Average loans and leases	0.03	0.07	30	0.04	0.08	33	0.07	0.08	48	0.04	0.07	31	0.05	0.08
Net losses / Average loans and leases	0.04	0.09	45	0.23	0.12	78	0.17	0.11	70	0.30	0.27	66	0.18	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	10.32	34.26	9	8.89	25.09	15	18.05	34.67	25	17.68	33.98	20	23.11	36.22
Earnings coverage of net loan and lease losses (X)	77.12	36.38	75	15.10	26.30	45	18.93	39.72	48	11.17	22.91	49	16.50	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0	-0.01	58	0	0.02	47	0	0.02	36	0	0.04	15	-0.02	0.01
Real estate loans secured by 1–4 family	-0.04	-0.02	23	0.01	-0.01	80	0	-0.02	77	-0.06	0.01	8	-0.01	0.01
Revolving	0	-0.06	60	0.12	-0.07	94	0.09	-0.07	92	0	0.01	46	0	0.02
Closed-end	-0.04	-0.01	14	-0.01	-0.01	46	-0.01	-0.01	42	-0.07	0	4	-0.01	0
Commercial real estate loans	0.01	0	75	0	0.04	22	0	0.04	20	0.01	0.07	32	-0.02	0.01
Construction and land development	-0.02	-0.02	32	-0.05	0.01	18	-0.04	0	17	0.03	0	82	0.07	-0.01
1–4 family	-0.01	0	7	-0.04	0	5	-0.03	0	5	-0.01	0	10	-0.04	0
Other	0	-0.01	43	-0.01	0.01	26	-0.01	0	26	0.04	0	86	0.12	-0.01
Multifamily	0	0	56	0	0.01	78	0	0.01	72	0	0	58	0	0
Nonfarm nonresidential	0.02	0	76	0.01	0.05	45	0	0.05	38	0.01	0.11	26	-0.05	0.02
Owner-occupied	0	0	46	0	0.01	34	0	0.01	31	0	0.02	40	-0.07	0.01
Other	0.02	0.01	77	0.01	0.04	54	0	0.04	49	0.01	0.08	36	0.02	0.01
Real estate loans secured by farmland	0	0	55	0	-0.01	55	-0.01	0	19	0	0.02	13	0.01	0.01
Commercial and industrial loans	0.01	0.11	41	0.64	0.19	90	0.45	0.17	87	0.71	0.47	77	0.45	0.37
Loans to individuals	0.94	0.76	69	0.46	0.72	44	0.50	0.71	49	0.59	1.13	36	0.76	1.17
Credit card loans		1.94			2.27			1.84			2.92			3.11
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08
Loans to foreign governments and institutions		0.05			0			0			0		0	
Other loans and leases	0.19	0.13	75	0	0.09	21	0.04	0.10	56	0.02	0.15	47	0	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....		66,497		70,363		66,628		76,790		67,644					
90+ days past due loans and leases		73,443		112,058		119,132		88,719		110,086					
Nonaccrual loans and leases.....		130,800		141,947		134,059		234,693		180,951					
Total past due and nonaccrual loans and leases.....		270,740		324,368		319,819		400,202		358,681					
Restructured 30-89 days past due		43,267		34,502		28,172		42,683		23,327					
Restructured 90+ days past due		54,353		60,644		88,321		30,629		41,069					
Restructured nonaccrual		50,016		47,820		50,609		35,382		39,198					
Total restructured loans and leases		147,636		142,966		167,102		108,694		103,594					
30-89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		84,127		77,696		90,809		78,464		28,056					
Other real estate owned.....		28,305		19,769		17,480		25,722		15,019					
Other Assets															
30-89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.30	0.33	58	0.34	0.29	68	0.33	0.32	62	0.33	0.39	52	0.31	0.43	42
90+ days past due loans and leases	0.34	0.10	83	0.55	0.09	90	0.59	0.10	90	0.38	0.12	85	0.50	0.15	86
Nonaccrual loans and leases.....	0.60	0.37	81	0.69	0.54	73	0.66	0.46	77	1.01	0.66	82	0.83	0.51	81
90+ days past due and nonaccrual loans and leases.....	0.93	0.52	84	1.24	0.68	86	1.24	0.62	87	1.39	0.85	83	1.33	0.71	87
30-89 days past due restructured.....	0.20	0.01	97	0.17	0.01	98	0.14	0.01	97	0.18	0.01	97	0.11	0.01	94
90+ days past due restructured	0.25	0.01	98	0.30	0	98	0.43	0	99	0.13	0.01	96	0.19	0.01	96
Nonaccrual restructured.....	0.23	0.09	87	0.23	0.12	83	0.25	0.10	87	0.15	0.13	63	0.18	0.14	67
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.30	0.33	58	0.34	0.29	68	0.33	0.32	62	0.33	0.40	52	0.31	0.43	42
90+ days past due assets	0.34	0.10	83	0.55	0.09	90	0.59	0.10	90	0.38	0.12	85	0.50	0.15	86
Nonaccrual assets	0.60	0.37	81	0.69	0.55	73	0.66	0.47	77	1.01	0.67	81	0.83	0.53	81
30+ days past due and nonaccrual assets	1.24	0.89	74	1.58	1	83	1.57	0.97	82	1.73	1.29	75	1.64	1.19	79
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.47	0.33	76	0.54	0.40	75	0.50	0.36	76	0.69	0.52	78	0.69	0.44	82
90+ days past due and nonaccrual assets + other real estate owned	0.53	0.35	78	0.58	0.42	76	0.54	0.37	77	0.75	0.55	78	0.72	0.48	80
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.78	0.38	90	0.71	0.48	79	0.71	0.41	83	0.88	0.60	80	0.68	0.53	67
Allowance for loan and lease losses	140.98	55.46	91	120.92	67.85	86	139.94	62.64	89	106.06	66.66	82	136.85	115.41	70
Equity capital + allowance for loan and lease losses	7.17	3.63	88	5.91	4.12	78	6.38	3.60	86	7.29	4.97	80	5.69	4.28	73
Tier 1 capital + allowance for loan and lease losses	7.41	3.90	87	7.53	4.89	81	7.99	4.30	88	9.65	6.05	84	7.55	5.65	74
Loans and leases + other real estate owned	1.56	0.61	91	1.63	0.82	90	1.76	0.71	92	1.78	0.97	88	1.32	0.85	84

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate	30–89 days past due.....	0.53	0.23	86	0.57	0.25	87	0.57	0.26	85	0.59	0.39	78	0.50	0.38
	90+ days past due	0.62	0.11	88	1.02	0.12	91	1.10	0.12	93	0.74	0.16	89	0.97	0.16
	Nonaccrual.....	0.83	0.41	86	0.67	0.60	65	0.82	0.52	79	0.68	0.76	50	0.70	0.46
Commercial and industrial	30–89 days past due.....	0.03	0.29	11	0.09	0.24	31	0.06	0.24	20	0.06	0.23	18	0.11	0.31
	90+ days past due	0	0.06	28	0	0.02	47	0	0.04	43	0.02	0.03	61	0.04	0.05
	Nonaccrual.....	0.39	0.47	52	0.82	0.65	69	0.56	0.57	60	1.58	0.75	87	1.18	0.83
Individuals	30–89 days past due.....	0.40	0.83	29	0.02	0.60	11	0.02	0.63	12	0.29	0.83	21	0.10	0.83
	90+ days past due	0	0.10	20	0	0.08	18	0.01	0.09	48	0	0.14	41	0	0.17
	Nonaccrual.....	0.03	0.17	38	0.03	0.17	33	0.05	0.17	44	0.07	0.28	36	0.05	0.17
Depository institution loans	30–89 days past due.....	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0
	90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0
	Nonaccrual.....	0	0	46	0	0	47	0	0	47	0	0	47	0	0
Agricultural	30–89 days past due.....	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0
	Nonaccrual.....	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67
Foreign governments	30–89 days past due.....		0			0			0.50			0			0.07
	90+ days past due		0			0			0			0			0
	Nonaccrual.....		0.14			0.17			0.15			0.09			0.03
Other loans and leases	30–89 days past due.....	0	0.13	35	0.03	0.11	50	0.03	0.12	54	0	0.18	33	0.14	0.20
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01
	Nonaccrual.....	0	0.06	23	0.40	0.13	84	0.16	0.09	74	0.24	0.15	73	0	0.13

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	2.58	0.39	96	2.51	0.36	96	2.10	0.46	93	2.58	0.65	93	2.06	0.67	90
	90+ days past due	3.09	0.22	94	4.66	0.25	96	5	0.24	96	3.02	0.33	90	4.47	0.31	94
	Nonaccrual	1.98	0.58	94	1.67	0.76	88	1.92	0.71	89	1.56	0.89	83	1.63	0.73	89
Revolving	30–89 days past due	0.28	0.31	45	0.10	0.33	22	0.12	0.28	33	0.18	0.48	27	0.29	0.45	31
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0.05	0.03	75	0.08	0.05	77
	Nonaccrual	0.73	0.86	64	0.82	1.05	60	0.79	1.18	63	1.23	1.13	70	0.66	1	50
Closed-end	30–89 days past due	3.04	0.41	96	2.94	0.36	96	2.47	0.49	94	3	0.65	96	2.45	0.70	92
	90+ days past due	3.71	0.25	94	5.49	0.27	96	5.94	0.26	96	3.55	0.38	91	5.43	0.35	94
Junior lien	Nonaccrual	2.23	0.57	94	1.82	0.71	90	2.13	0.67	92	1.62	0.87	84	1.85	0.70	90
	30–89 days past due	0.02	0.01	86	0.01	0.01	54	0.03	0.01	89	0.01	0.02	59	0.06	0.02	83
	90+ days past due	0	0	38	0	0	34	0	0	36	0.02	0	93	0	0	29
	Nonaccrual	0.06	0.02	85	0.07	0.04	75	0.07	0.03	79	0.09	0.04	78	0.13	0.04	88
Commercial real estate	30–89 days past due	0.01	0.13	18	0.03	0.16	25	0.14	0.15	60	0.03	0.26	17	0.07	0.18	34
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0.08	0.02	88	0.01	0.03	50
	Nonaccrual	0.54	0.29	80	0.40	0.48	54	0.51	0.38	72	0.42	0.62	45	0.44	0.23	79
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0.01	0.28	27	0.08	0.28	44
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
1–4 family	Nonaccrual	0.01	0.14	45	0.02	0.31	35	0.02	0.20	37	0.06	0.41	36	1.33	0.20	92
	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0.08	0.06	72
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
Other	Nonaccrual	0.01	0.01	74	0.02	0.02	72	0.02	0.01	75	0.04	0.03	76	0.04	0.02	79
	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0.01	0.22	35	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0.01	0.35	31	1.28	0.17	93
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0.60	0.13	86	0	0.17	21	0.52	0.11	90	0.59	0.05	97
Nonfarm non-residential	30–89 days past due	0.02	0.10	27	0.04	0.12	37	0.19	0.13	73	0.04	0.23	28	0.08	0.14	39
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0.12	0.02	88	0.01	0.03	55
Owner Occupied	Nonaccrual	0.80	0.36	84	0.44	0.58	51	0.72	0.45	74	0.48	0.80	43	0.20	0.28	42
	30–89 days past due	0.02	0.04	41	0.02	0.04	49	0.19	0.04	93	0.02	0.07	36	0.04	0.07	38
	90+ days past due	0	0	36	0	0	35	0	0	37	0.04	0	92	0.01	0.01	66
Other	Nonaccrual	0.55	0.12	96	0.08	0.20	31	0.21	0.17	64	0.10	0.27	21	0.12	0.16	51
	30–89 days past due	0	0.05	14	0.02	0.07	44	0	0.08	32	0.02	0.14	36	0.04	0.07	48
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0.08	0.01	89	0	0.01	30
	Nonaccrual	0.25	0.21	65	0.36	0.31	64	0.50	0.23	81	0.38	0.44	53	0.07	0.10	52
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	722,955	853,022	843,670	956,723	1,021,094										
Retained earnings	4,729,729	4,421,265	4,498,098	4,058,381	3,729,778										
Accumulated other comprehensive income (AOCI)	-904,945	169,172	72,371	335,868	104,923										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,547,739	5,443,459	5,414,139	5,350,972	4,855,795										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,101,067	1,115,080	1,111,142	1,133,192	1,142,051										
Accumulated other comprehensive income-related adjustments	-904,945	169,172	72,371	335,868	104,923										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	4,351,617	4,159,207	4,230,626	3,881,912	3,608,821										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	4,351,617	4,159,207	4,230,626	3,881,912	3,608,821										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	4,374	7,475	4,639	0	0										
Additional tier 1 capital before deductions	4,374	7,475	4,639	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	4,374	7,475	4,639	0	0										
Tier 1 Capital	4,355,991	4,166,682	4,235,265	3,881,912	3,608,821										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	131,168	131,220	131,226	276,005	275,922										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	235,226	240,535	228,296	331,193	212,344										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	366,394	371,755	359,522	607,198	488,266										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	366,394	371,755	359,522	607,198	488,266										
Exited advanced approach tier 2 capital															
Total capital	4,722,385	4,538,437	4,594,787	4,489,110	4,097,087										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	45,733,361	49,241,101	50,653,315	50,019,531	44,077,815										
Less: Deductions from common equity tier 1 capital	1,101,067	1,115,080	1,111,142	1,133,192	1,142,051										
Less: Other deductions	0	600,583	2,596	2,014,250	-73										
Total assets for leverage ratio	44,632,294	47,525,438	49,539,577	46,872,089	42,935,837										
Total risk-weighted assets	36,866,995	33,916,455	34,575,278	32,493,399	31,673,425										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.80	11.77	53	12.26	12.59	52	12.24	12.37	51	11.95	12.35	48	11.39	12.11	42
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.82	12.48	44	12.29	13.31	37	12.25	13.11	40	11.95	13.08	34	11.39	12.78	32
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.81	14.27	24	13.38	15.21	15	13.29	14.91	21	13.82	15.23	27	12.94	14.36	29
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.76	9.22	68	8.77	9.07	43	8.55	8.98	39	8.28	9.13	26	8.41	9.76	13
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			9,811			8,973			11,766			12,703			13,861	9.34	930.57	
Other insurance activities income			9,811			8,973			11,766			12,703			13,861	9.34	930.57	
Insurance and reinsurance underwriting income			0			0			0			0			0			
Premiums			0			0			0			0			0			
Credit related insurance underwriting			0			0			0			0			0			
Other insurance underwriting			0			0			0			0			0			
Insurance benefits, losses, expenses			0			0			0			0			0			
Net assets of insurance underwriting subsidiaries			0			0			0			0			0			
Life insurance assets			407,722			403,369			405,608			398,970			389,879	1.08	29.76	
Analysis Ratios																		
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.76	0.36	80	0.64	0.38	75	0.64	0.36	75	0.67	0.41	76	0.78	0.47	78			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.87	12.02	38	9.08	11.72	38	9.03	12	36	9.34	11.03	43	10.21	11.51	46			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	77,070			70,322			76,086			71,868			81,269					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.18	0.55	86	0.15	0.44	86	0.15	0.46	85	0.15	0.75	82	0.19	1.39	79			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	8,112	5,821	21,240	22,508
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	8,112	5,821	21,240	22,508
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	275	275	275	275	275
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	275	8,387	6,096	21,515	22,783
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....	-100	20.31	2	-87.81	-0.16	6	-72.59	6.83	5	-5.63	-2.40	47	47.66	22.48	84
Total selected assets.....	-96.72	21.10	1	-87.45	3.36	5	-71.67	9.48	4	-5.57	2.04	36	46.82	12.40	87
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		2,742,795	3,086,661	2,942,623	2,710,818	6,384,564	-11.14	-59.03
1–4 family residential loans		2,742,795	3,086,661	2,942,623	2,710,818	6,384,564	-11.14	-59.03
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		6.27	6.57	5.85	5.80	15.09		
1–4 family residential loans		6.27	6.57	5.85	5.80	15.09		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		19.13	21.72	21.19	18.98	29.43		
Home equity lines		1.60	1.53	1.60	1.52	1.52		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		1.63	1.80	1.91	1.50	1.45		
Commercial and industrial loans		33.23	32.06	32.59	36.85	31.10		
All other loans and leases.....		44.41	42.88	42.70	41.15	36.51		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans.....	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure	1.20	1.57	1.44	2.06	2.68		
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	91,250	99,266	89,895	151,728	243,693	-8.08	-66.84
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commcial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 30–89 days past due securitized assets.....	91,250	99,266	89,895	151,728	243,693	-8.08	-66.84
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 90+ days past due securitized assets	0	0	0	0	0		0
Total past due securitized assets.....	91,250	99,266	89,895	151,728	243,693	-8.08	-66.84
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total net losses on securitized assets.....	0	0	0	0	0		0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.33	3.22	3.05	5.60	3.82
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	3.33	3.22	3.05	5.60	3.82
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	3.33	3.22	3.05	5.60	3.82
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.21	3.11	2.82	4.43	3.50
Home equity lines	0.28	0.10	0.12	0.18	0.29
Credit card receivables					
Commercial and industrial loans	0.03	0.09	0.06	0.06	0.11
All other loans and leases	0.03	0.03	0.12	0.03	0.08
Total managed loans past due 30–89 days	0.64	0.72	0.67	0.88	1.10
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.56	2.18	2.40	1.60	1.27
Home equity lines	0	0	0	0.05	0.08
Credit card receivables					
Commercial and industrial loans	0	0	0	0.02	0.04
All other loans and leases	0	0	0	0.07	0
Total managed loans past due 90+ days	0.30	0.47	0.51	0.34	0.39
Total Past Due Managed Assets	0.94	1.19	1.18	1.22	1.49
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	0	0	-0.03	0
Home equity lines	0	0.12	0.09	0	0
Credit card receivables					
Commercial and industrial loans	0.01	0.64	0.45	0.71	0.45
All other loans and leases	0.06	0.02	0.02	0.03	0.01
Net Losses on Managed Assets Percent of Total Managed Assets	0.03	0.21	0.16	0.27	0.14

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		152,983	362,884	483,868	179,140	344,007	-57.84	103.69
Dividends		150,000	360,000	480,000	175,000	340,000	-58.33	100.00
Interest		2,983	2,884	3,868	4,140	4,007	3.43	2687.85
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		43,281	8,030	8,030	25,050	9,325	438.99	147.32
Dividends		43,281	8,030	8,030	25,050	9,325	438.99	147.32
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		196,264	370,914	491,898	204,190	353,332	-47.09	111.93
Securities gains (losses)		0	0	0	0	0		
Other operating income		390	1,558	2,219	766	1,152	-74.97	-46.43
Total operating income		196,654	372,472	494,117	204,956	354,484	-47.20	110.70
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		2,501	7,807	8,676	11,554	11,501	-67.96	-59.75
Other expenses		4,293	8,755	9,935	5,087	5,903	-50.97	182.62
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		6,794	16,562	18,611	16,641	17,404	-58.98	-12.14
Income (loss) before taxes		186,262	356,034	475,801	189,921	340,213	-47.68	117.59
Applicable income taxes (credit)		-1,381	-4,146	-4,202	-4,502	-4,516		
Extraordinary items								
Income before undistributed income of subsidiaries		187,643	360,180	480,003	194,423	344,729	-47.90	111.71
Equity in undistributed income of subsidiaries		164,201	140,623	138,118	240,607	156,029	16.77	-5.37
Bank subsidiaries		206,807	129,647	126,380	276,217	166,797	59.52	12.67
Nonbank subsidiaries		-42,606	10,976	11,738	-35,610	-10,768		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		351,844	500,803	618,121	435,030	500,758	-29.74	34.21
Memoranda								
Bank net income		356,807	489,647	606,380	451,217	506,797	-27.13	38.00
Nonbank net income		675	19,006	19,768	-10,560	-1,443	-96.45	-90.97
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	4,254,356	91.58	5,118,136	92.60	5,020,474	91.26	5,144,582	4,680,854	-16.88	29.40	
Common and preferred stock	4,187,094	90.13	5,047,557	91.32	4,951,405	90	5,079,336	4,602,977	-17.05	27.35	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	65,174	1.40	65,191	1.18	65,187	1.18	65,204	65,220	-0.03		
Other receivables	2,088	0.04	5,388	0.10	3,882	0.07	42	12,657	-61.25		
Investment in nonbank subsidiaries	198,670	4.28	224,191	4.06	228,447	4.15	195,768	216,542	-11.38	16.92	
Common and preferred stock	198,670	4.28	224,191	4.06	228,447	4.15	195,768	216,542	-11.38	16.92	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	14,517	0.31	17,945	0.32	18,115	0.33	17,821	16,215	-19.10	-13.12	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	175,072	3.77	159,434	2.88	230,647	4.19	183,806	214,780	9.81	6.73	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0	-100.00	
Intangible assets	1,463	0.03	1,463	0.03	1,463	0.03	1,463	1,463	0.00	0.00	
Other assets	1,552	0.03	6,146	0.11	2,383	0.04	5,011	7,746	-74.75	580.70	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	4,645,630	100.00	5,527,315	100.00	5,501,529	100.00	5,548,451	5,137,600	-15.95	27.53	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	60,155	1.29	60,170	1.09	60,167	1.09	204,989	204,955	-0.02	-58.42	
Other liabilities	3,946	0.08	6,777	0.12	6,253	0.11	5,819	5,564	-41.77	-56.97	
Balance due to subsidiaries and related institutions	71,595	1.54	71,395	1.29	71,375	1.30	71,377	71,286	0.28	57176.00	
Total liabilities	135,696	2.92	138,342	2.50	137,795	2.50	282,185	281,805	-1.91	-11.87	
Equity Capital	4,509,934	97.08	5,388,973	97.50	5,363,734	97.50	5,266,266	4,855,795	-16.31	29.27	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	5	0	5	0	5	0	5	5	0.00	25.00	
Common surplus	1,385,481	29.82	1,374,688	24.87	1,378,794	25.06	1,368,062	1,350,995	0.79	34.71	
Retained earnings	4,691,924	101	4,366,779	79	4,447,693	80.84	3,973,675	3,729,778	7.45	56.45	
Accumulated other comprehensive income	-904,945	-19.48	169,172	3.06	72,371	1.32	335,868	104,923			
Other equity capital components	-662,531	-14.26	-521,671	-9.44	-535,129	-9.73	-411,344	-329,906			
Total liabilities and equity capital	4,645,630	100.00	5,527,315	100.00	5,501,529	100.00	5,548,451	5,137,600	-15.95	27.53	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	71,012	1.53	71,049	1.29	71,059	1.29	71,016	70,967	-0.05		
Notes payable to subsidiaries that issued TPS	71,012	1.53	71,049	1.29	71,059	1.29	71,016	70,967	-0.05		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Profitability																
Net income / Average equity capital	8.82	11.02	30	12.54	12.52	58	11.59	11.94	52	8.52	7.29	63	10.93	9.68	69	
Bank net income / Average equity investment in banks	10.54	11.60	44	12.82	12.35	62	11.97	11.80	58	9.21	7.45	67	11.36	10.51	66	
Nonbank net income / Average equity investment in nonbanks	0.45	9.71	24	12.39	13.18	59	9.45	13.12	48	-5.39	9.75	4	-0.66	7.89	12	
Subsidiary HCs net income / Average equity investment in sub HCs															8.55	
Bank net income / Parent net income	8.41				11.04				10.11			7.01				
Nonbank net income / Parent net income	101.41	98.76	37	97.77	96.45	28	98.10	96.79	29	103.72	88.16	57	101.21	82.22	42	
Subsidiary holding companies' net income / Parent net income	0.19	2.50	45	3.80	3.22	72	3.20	3.40	70		3.59			5.93		
					85.68			66.57			65.35			68.34		74
Leverage																
Total liabilities / Equity capital	3.01	18.39	20	2.57	16.51	18	2.57	16.81	19	5.36	20.06	20	5.80	20.43	23	
Total debt / Equity capital	1.33	12.61	29	1.12	11.37	25	1.12	11.71	26	3.89	14.41	29	4.22	14.31	37	
Total debt + notes payable to subs that issued TPS / Equity capital	2.91	14.76	22	2.43	13.41	20	2.45	13.63	20	5.24	16.67	21	5.68	16.36	30	
Total debt + Loans guaranteed for affiliate / Equity capital	1.33	12.68	29	1.12	11.46	25	1.12	11.77	26	3.89	14.68	29	4.22	14.56	37	
Total debt / Equity capital – excess over fair value	1.33	12.75	29	1.12	11.47	25	1.12	11.81	26	3.89	14.52	29	4.22	14.51	37	
Long-term debt / Equity capital	1.33	11.91	30	1.12	10.65	26	1.12	10.95	27	3.89	13.56	29	4.22	13.04	38	
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	36.22	39.59	43	35.68	40.69	39	35.82	39.86	41	10.46	34.67	27	67.65	28.44	84	
Double Leverage																
Equity investment in subs / Equity capital	97.25	104.01	18	97.82	103.15	15	96.57	103.22	12	100.17	102.81	37	99.25	103.22	24	
Total investment in subs / Equity capital	98.74	109.29	17	99.13	108.29	16	97.86	108.40	10	101.41	110.16	31	100.86	111.07	30	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.26	0.39	16	-0.18	0.27	18	-0.30	0.29	12	0.02	0.47	36	-0.07	0.36	25	
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05		0.03	1.82	5		1.22		
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	173.10	130.36	74	303.09	152.56	87	306.25	152.85	93	130.04	136.59	54	223.12	177.68	73	
Cash from ops + noncash items + op expense / Op expense + dividend	173.91	118.32	73	309.37	155.61	88	309.48	154.48	92	140.10	147.24	57	222.45	190.27	72	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	51.42	105.80	21	91.11	94.59	40	114.98	98.54	68	80.77	134.08	16	129.64	116.34	66	
Pretax operating income + interest expense / Interest expense	7,547.50	1,565.66	91	4,660.45	1,645.53	89	5,584.11	1,835.33	91	1,743.77	2,016.32	71	3,058.12	1,968.54	82	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	4,282.84	1,454.22	86	3,967.83	1,896.20	86	4,616.81	1,770.77	88	1,462.03	1,539.23	69	2,364.46	1,632.83	76	
Dividends + interest from subsidiaries / Interest expense + dividends	178.24	150.57	71	321.12	174.48	83	321.96	174.12	86	130.90	150.43	48	227.96	210.80	66	
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11		
Other Ratios																
Net assets that reprice within 1 year / Total assets	3.74	3.60	60	2.87	3.29	52	4.19	3.44	61	3.31	3.85	54	4.07	2.64	68	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due					0.30			0.60			0.17		0.10		0.04	
Nonaccrual					0.65			1.04			0.92		1.03		0.54	
Total					0.95			1.64			1.09		1.13		0.58	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.56	1.77	73	0.64	1.76	76	0.54	1.76	73	0.54	2.66	72	0.64	5.62	64	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	57.35	70.90	38	29.90	69.90	24	30.02	66.37	19	74.29	81.10	53	41.63	57.84	38
Dividends declared / Net income.....	30.58	31.93	43	21.51	27.22	39	23.31	28.27	39	33.20	42.29	38	28.66	33.08	39
Net income – dividends / Average equity.....	6.12	7.51	42	9.84	9.25	66	8.89	8.62	61	5.69	4.14	72	7.80	6.46	67
Percent of Dividends Paid															
Dividends from bank subsidiaries	139.39	133.26	58	334.26	160.45	83	333.09	155.92	84	121.16	132.17	50	236.94	178.13	67
Dividends from nonbank subsidiaries	40.22	2.76	94	7.46	6.19	75	5.57	4.90	75	17.34	3.41	89	6.50	7.53	71
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	179.61	183.35	63	341.72	213.42	79	338.66	203.53	82	138.50	174.85	45	243.44	260.40	58
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	42.04	43.79	47	73.52	43.30	75	79.16	45.96	82	38.78	60.28	31	67.09	66.55	50
Interest income from bank subsidiaries.....	0.84	0.21	85	0.59	0.11	87	0.64	0.11	88	0.92	0.36	83	0.79	0.54	74
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	42.88	52.71	47	74.11	48.70	76	79.80	51.33	79	39.70	62.88	31	67.88	69.36	44
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	6,412	47.96	98	42.25	66.90	39	40.62	62.63	40		56.39				82.95
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31		7.38				20.25
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40		0.86				1.92
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45		0.16				1.06
Operating income from nonbank subsidiaries	6,412	64.26	98	42.25	94.31	36	40.62	87.22	36		79.84				150.41
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	76.28	67.73	35	96.65	72.55	57	97.14	74.16	55	85.38	69.76	40	95.91	67.32	59
Interest income from bank subsidiaries.....	1.52	0.98	85	0.77	0.27	82	0.78	0.23	85	2.02	0.63	84	1.13	0.80	73
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	77.79	81.70	26	97.43	82.68	50	97.93	83.13	46	87.40	82.20	28	97.04	78.80	45
Dividends from nonbank subsidiaries	22.01	2.90	91	2.16	3.56	69	1.63	3.07	69	12.22	1.95	89	2.63	2.65	72
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	22.01	4.41	88	2.16	5.69	61	1.63	4.67	63	12.22	4.70	84	2.63	7.29	63
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	118.05	27.96	91	118.08	28.03	92	118.10	26.38	93	34.64	27.08	65	34.63	28.33	70